

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
216 Haddon Avenue, Suite 406
Westmont, NJ 08108
Main Phone: 609-250-0700
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
Nationstar Mortgage LLC d/b/a Mr. Cooper

In Re:
Sonda D. Smith

Debtor.

FILED
JEANNE A. NAUGHTON, CLERK

JUL 29 2019

U.S. BANKRUPTCY COURT
NEWARK, N.J.
BY  DEPUTY

Case No.: 18-23221 RG

Adv. No.:

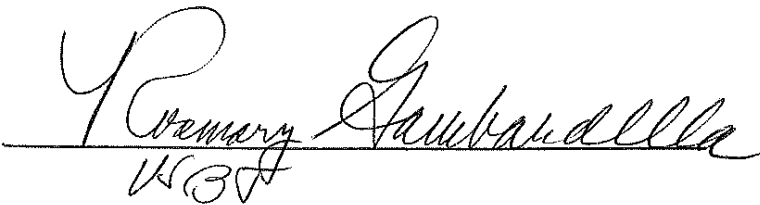
Hearing Date: 7/29/19 @ 10:00 a.m..

Judge: Rosemary Gambardella

**ORDER CURING POST-PETITION ARREARRS & VACATING STAY RELIEF
ORDER DATED JULY 10, 2019**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

7-29-19


WBV

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Debtor: Sonda D. Smith

Case No: 18-23221 RG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND VACATING STAY
RELIEF ORDER DATED JULY 10, 2019

This matter having been brought before the Court by Andrew Micklin, Esq., attorney for Debtor, upon a motion to vacate the stay relief order dated July 10, 2019 regarding 404 East 41st Street, Paterson, NJ, 07504, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of Andrew Micklin, Esq., attorney for Debtor, and KML Law Group, P.C., attorneys for Secured Creditor, Nationstar Mortgage LLC d/b/a Mr. Cooper, Denise Carlon appearing, and for good cause having been shown,

It is **ORDERED, ADJUDGED and DECREED** that as of July 29, 2019, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due April 2019 through July 2019 with \$997.95, for a total post-petition default of \$6,977.65 (4 @ \$1,993.50 less the suspense balance of \$997.95); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears plus the regular August 2019 payment which becomes due on August 1, 2019, totaling \$8,971.15 will be paid in two installments:

- \$4,485.57 on August 15, 2019;
- \$4,485.58 by August 31, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2019, directly to Secured Creditor's servicer, Nationstar Mortgage LLC, PO Box 619094, Dallas, TX 75261-9741 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

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Debtor: Sonda D. Smith

Case No: 18-23221 RG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND VACATING STAY
RELIEF ORDER DATED JULY 10, 2019

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$700.00 for attorneys' fees (\$350 for the previous certification of default and \$350 for the objection to the motion to vacate relief), which is to be paid through Debtor's Chapter 13 plan; and.

It is further **ORDERED, ADJUDGED and DECREED** that the stay relief order regarding 404 East 41st Street, Paterson, NJ is hereby vacated and the automatic stay as to the subject property is reinstated.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Sonda D Smith
Debtor

Case No. 18-23221-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2019.

db +Sonda D Smith, 175 Myrtle Ave, Passaic, NJ 07055-3138

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2019 at the address(es) listed below:

Amy Forman on behalf of Creditor Wynnefield at Somerset Condominium Association, Inc.
collections@theassociationlawyers.com

Andrew Micklin on behalf of Debtor Sonda D Smith andrewmicklin@comcast.net,
ardithreeve@comcast.net

Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Nicholas V. Rogers on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A. ET.AL. nj.bkecf@fedphe.com

Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
rsolarz@kmlawgroup.com

Scott Penick on behalf of Creditor Wynnefield at Somerset Condominium Association, Inc.
collections@theassociationlawyers.com

Sherri Jennifer Smith on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK, SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A. ET.AL. nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com

Steven P. Kelly on behalf of Creditor BAC BONY (CWABS2004-11) skelly@sterneisenberg.com,
bkecf@sterneisenberg.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10